

Certificate Number: 03621-PAW-DE-032298205

Bankruptcy Case Number: 19-70033



03621-PAW-DE-032298205

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 15, 2019, at 8:21 o'clock AM EST, Steven J Noland completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: February 15, 2019 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor